DID YOU KNOW?

You can save as much as $600 a year!!

As a Medicare beneficiary you may be eligible for a Medical Savings Program that would pay for your Medicare Part B premium. These programs are for Medicare beneficiaries who have low income and limited assets.

To qualify for any of the programs listed, your assets must be under **$4,000** or **$6,000** for a couple. Assets include:

- Cash,
- Bank accounts,
- Certificates of deposit,
- Savings bonds,
- Stocks,
- Real property (except the home you live in),
- Recreational vehicles

Assets **NOT** included in the limit:
- The home you live in
- One car, if needed to get medical care
- Burial plots
- Furniture
- Life insurance with a cash surrender value of **$1,500 or less**

Qualified Medicare Beneficiary (QMB) program

QMB pays your Part B premium and the cost, if any, of your Part A premium. QMB also pays your Medicare co-payments and deductibles. To be eligible, your income must be no more than:

- **$739 for one person, or**
- **$995 for a couple**

Specified Low-Income Medicare Beneficiary (SLMB) or the Qualified Individual(QI-1) program

SLMB and (QI-1) programs pay your Part B premium only. The Part B premium amount is then added back into your monthly Social Security benefit. The maximum monthly income you can have for one of these programs is:

	One person	Couple
SLMB	$886	$1194
QI-1	$997	$1344

☎**To apply for QMB, SLMB or (QI-1) program,** contact your local Community Services Office (CSO).

Qualified Individual (QI-2) program

If you are not eligible for the other programs, but your income is between:

- **$998 - $1,293 for one person, or**
- **$1,345 - $1,742 for a couple**

we can help you with the QI-2 program by paying **$3.91** of your monthly Part B premium. This is paid to you once a year.

☎ **To apply for the QI-2 program,** call toll-free 1-800-562-6136 and we will mail you an application.